

United States Bankruptcy Court

Western District of Wisconsin, <http://www.wiw.uscourts.gov>

Case No. 3-09-16401-rdm

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Adam Kenneth Stevens
309 S. Walker St.
Adams, WI 53910

Heather Leigh Stevens
fka Heather L. Zimmerly, fka Heather L.
Fladhammer
309 S. Walker St.
Adams, WI 53910

Social Security No.:

xxx-xx-6166

xxx-xx-6377

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

This order does not affect any pending adversary proceeding to determine dischargeability.

BY THE COURT

Dated: 1/5/10

Robert D. Martin
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0758-3
Case: 09-16401

User: admin
Form ID: bl8

Page 1 of 2
Total Noticed: 46

Date Rcvd: Jan 06, 2010

The following entities were noticed by first class mail on Jan 08, 2010.

db/jdb +Adam Kenneth Stevens, Heather Leigh Stevens, 309 S. Walker St., Adams, WI 53910-9210
aty +Bradley J. Halberstadt, Stewart, Zlimen & Jungers, 2277 Highway 36 West, Suite 100,
Roseville, MN 55113-3896
aty +Joan I. Schwarz, 701 West Jefferson, P.O. Box 203, Stoughton, WI 53589-0203
tr +Michael E. Kepler, 634 W. Main Street, Suite 202, Madison, WI 53703-2697
2962809 +Albuquerque Col, Acct No 863663, 110 Richmond DR SE, Albuquerque, NM 87106-2236
2962810 +Badger CR, Acct No 629877, PO Box 1788, Wausau, WI 54402-1788
2962812 +Bank of America, Acct No 74975969587017, PO Box 15102, Wilmington, DE 19886-5102
2962811 Bank of America, Acct No 74975969587017, 4060 Ogletown Stanton Rd, Newark, DE 19713
2962813 +Bosshard Parke Ltd., PO Box 966, La Crosse, WI 54602-0966
2962819 +CITI, Acct No 5424-1807-8163-6474, PO Box 6241, Sioux Falls, SD 57117-6241
2962820 +CITI CBSD, Acct No 5424-1807-8163-6474, 701 E 60th St N, Sioux Falls, SD 57104-0432
2962822 +CRD PRT ASSO, Acct No 792085457, 13355 Noel Rd # 2100, Dallas, TX 75240-6837
2962825 +++CREDIT BUREAU, ACCT NO 673267, 224 6TH ST N, LA CROSSE WI 54601-3319
(address filed with court: Credit Bureau, Acct No 673267, 226 6th St, La Crosse, WI 54601)
2962823 +++CREDIT BUREAU, ACCT NO 720541, 224 6TH ST N, LA CROSSE WI 54601-3319
(address filed with court: Credit Bureau, Acct No 720541, 226 6th St N,
La Crosse, WI 54601)
2962824 +++CREDIT BUREAU, ACCT NO 874212, 224 6TH ST N, LA CROSSE WI 54601-3319
(address filed with court: Credit Bureau, Acct No 874212, 226 6th St. N,
La Crosse, WI 54601)
2962815 +Centurytel, Acct No 6085263665, 260 Cumberland Bend, Nashville, TN 37228-1804
2962818 Chase Manhattan Mortgage, Acct No 465174966XXXX, 10790, San Diego, CA 92127
2962821 +Collection Comp, Acct No 2292502, 700 Longwater Dr, Norwell, MA 02061-1624
2962826 +Directv, Acct No 50169222, PO Box 2455, Chandler, AZ 85244-2455
2962827 Franciscan Skemp Behavioral Health, 700 West Avenue St., La Crosse, WI 54601
2962828 +Franks Adjustme, Acct No 88192293114018960, 521 High St, Racine, WI 53402-4880
2962829 +Gunderson Luthern, Acct No 951760, 2020 Lindell Avenue, Nashville, TN 37203-5509
2962831 +LaCrosse County Mediation & Family Servi, Administration Center - Rm 2070,
400 4th Street North, La Crosse, WI 54601-3227
2962832 +Lebekkens, 333 Lang Drive, La Crosse, WI 54603-3076
2962833 +Moundview Memorial Hospital & Clinics, Acct No 45947/345789, PO Box 4 0,
Friendship, WI 53934-0040
2962834 +Moundview Memorial Hospital & Clinics, Acct No 349152, PO Box 40, Friendship, WI 53934-0040
2962836 +NCO FIN/NA, Acct No 1039050, PO Box 105062, Atlanta, GA 30348-5062
2962835 +National Credit Solution, Acct No 874736XXXXXX, PO Box 15779, Oklahoma City, OK 73155-5779
2962837 +Pinnacle Credit, Acct No D0135258, 7900 Highway 7 # 100, Minneapolis, MN 55426-4045
2962839 +State Collection, Acct No 7955909, PO Box 6250, Madison, WI 53716-0250
2962840 +The Advantage Group, Acct No 86XXXX, PO Box 93877, Albuquerque, NM 87199-3877
2962841 +Tri-State Adjus, Acct No 423298Z4B, 3439 East Avenue, La Crosse, WI 54601-7241
2962842 +Tri-State Adjus, Acct No 951760, 3439 East Avenue S, La Crosse, WI 54601-7241
2962843 +Unique National, Acct No 2473752, 119 E. Maple St, Jeffersonville, IN 47130-3439
2962844 +United Recovery Systems, Acct No 5424-1807-8163-6474, PO Box 722910, Houston, TX 77272-2910
2962848 +WF Financial Cards, Acct No 4071-1000-3200-8140, 800 Walnut St., Des Moines, IA 50309-3605
2962845 WaMu, Acct No 4185-8705-8975-7280, PO Box 660487, Dallas, TX 75266
2962846 Washmtl/Prov, Acct No 4185-8705-8975-7280, PO Box 660509, Dallas, TX 75266

The following entities were noticed by electronic transmission on Jan 06, 2010.

2962808 +EDI: AFNIRECOVERY.COM Jan 06 2010 15:58:00 AFNI, Inc., Acct No 2019325716, PO Box 3427,
Bloomington, IL 61702-3427
2962812 +EDI: BANKAMER2.COM Jan 06 2010 15:58:00 Bank of America, Acct No 74975969587017,
PO Box 15102, Wilmington, DE 19886-5102
2962814 +EDI: CBCSI.COM Jan 06 2010 15:58:00 CBCS, Acct No 03-49841871, PO Box 163250,
Columbus, OH 43216-3250
2962819 +EDI: CITICORP.COM Jan 06 2010 15:58:00 CITI, Acct No 5424-1807-8163-6474, PO Box 6241,
Sioux Falls, SD 57117-6241
2962817 +EDI: CHASE.COM Jan 06 2010 15:58:00 Chase, Acct No 41858705XXXX, PO Box 15298,
Wilmington, DE 19850-5298
2962816 +EDI: CHASE.COM Jan 06 2010 15:58:00 Chase, Acct No XXXX-XXXX-8880, PO Box 36520,
Louisville, KY 40233-6520
2962830 +EDI: HFC.COM Jan 06 2010 15:58:00 HSBC Bank, Acct No 5458-0045-0234-7758, PO Box 5253,
Carol Stream, IL 60197-5253
2962835 +E-mail/Text: BK@nationalcreditsolutions.net National Credit Solution,
Acct No 874736XXXXXX, PO Box 15779, Oklahoma City, OK 73155-5779
2962837 +EDI: PHINPINN.COM Jan 06 2010 15:58:00 Pinnacle Credit, Acct No D0135258,
7900 Highway 7 # 100, Minneapolis, MN 55426-4045
2962838 +EDI: NEXTEL.COM Jan 06 2010 15:58:00 Sprint, Acct No 442701491, 8140 Ward Parkway,
Kansas City, MO 64114-2029
2962849 +E-mail/Text: Bankruptcy-Notifications@we-energies.com WI Electric,
Acct No 881922, 333 W. Everett, PO Box 2046, Milwaukee, WI 53201-2046
2962847 +EDI: WFFC.COM Jan 06 2010 15:58:00 Wells Fargo Auto Finance, Acct No 50237129504929001,
711 W. Broadway Rd, Tempe, AZ 85282-1218

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Auto Finance, Inc.

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0758-3
Case: 09-16401

User: admin
Form ID: b18

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jan 06, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.